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Chief Information Officer  
U.S. Patent and Trademark Office  
Washington D.C. 20231

Re: Application No.: 09/929,939  
Mark: ELECTRONIC LENDING & BORROWING SYSTEMS

37 C.F.R. 1.8

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Date

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Signature

Jo Muller

Gentlemen:

Enclosed is our Information Disclosure Statement By Applicant and copies of the listed patents.

If you have any questions or comments, please contact me at the numbers above.

Sincerely,

Keith R. Derrington  
(9m)

Keith R. Derrington

KRD:jm  
encl.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Assistant Commissioner for Patents, Washington, DC 20231.